RESEARCH HIGHLIGHT

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Socio-economic Series 10-017

2006 Census Housing Series: Issue 8—Households in Core Housing Need and Spending at Least 50% of Their Income on Shelter

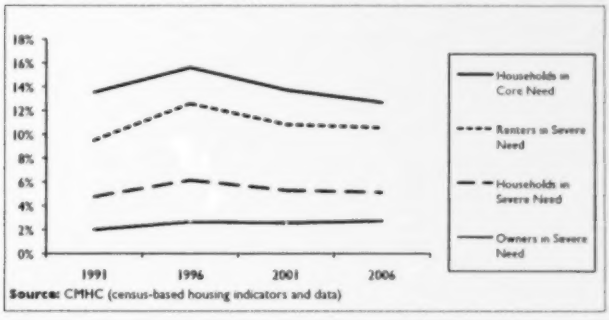
INTRODUCTION

This *Research Highlight* examines the group of households in core housing need in 2006 that spent 50% or more of their income on shelter. Throughout this Research Highlight, such households are referred to as being "in severe housing need". See the text box for definitions of Acceptable Housing and Core Housing Need.

FINDINGS

5.1% of households experienced severe housing need in 2006

The percentage of households in severe housing need decreased from 5.3% in 2001 to 5.1% in 2006 (see Figure 1). The number of households in severe housing need increased from 573,000 in 2001 to 604,510 in 2006. Households in severe housing need accounted for about 40% of the 1.5 million households in core housing need in 2006 (see Table 1).



Source: CMHC (census-based housing indicators and data)

Figure 1 Incidence of Core Housing Need and Severe Housing Need - Canada, 1991 - 2006

Acceptable Housing and Core Housing Need

The term **acceptable housing** refers to housing that is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).
- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

Canada

CMHC SCHL

HOME TO CANADIANS

Provincial/territorial results varied, from Quebec which experienced the greatest decline (0.6 percentage points) in the incidence of severe housing need, to Ontario where the incidence increased by 0.3 percentage points (see Appendix Table 1).

Renters were more likely than owners to experience severe housing need

In 2006, the incidence of renter households in severe housing need, at 10.5%, was well above that for owners, at 2.7% (see Table 1). While renters accounted for 31% of all households in Canada, they comprised 63% of households in severe housing need in 2006. Of the 223,900 owner households experiencing severe housing need in 2006, the majority were paying mortgages.[1]

Among both renters and owners, low incomes are the main reason for experiencing severe housing need

Previous studies[2] have shown that households in core housing need have significantly lower incomes than other households and that affordability is the most common reason for households to fall into core housing need.

Table 1 Households by Severity of Core Housing Need, Canada, 2006

	All Households	Households in Core Housing Need		Households in Severe Housing Need		
	(#)	(#)	(%)	(#)	(% of all Hhlds)	(% of Hhlds in core need)
All Households	11,766,145	1,494,395	12.7	604,510	5.1	40.5
Owners	8,158,120	512,640	6.3	223,900	2.7	43.7
With mortgages	4,678,925	302,880	6.5	178,725	3.8	59.0
Without mortgages	3,479,195	209,755	6.0	45,170	1.3	21.5
Renters	3,608,025	981,755	27.2	380,615	10.5	38.8

Notes:
Numbers may not add due to rounding.
Source: CMHC (census-based indicators and data)

The income disparity is even greater for households in severe housing need. In 2006, Canadian households in general reported an average income of $72,391 compared to $19,968 for households in core housing need, and $16,757 for households experiencing severe housing need (see Table 2).

Table 2 Average Household Income, Shelter Cost and Shelter Cost-to-Income Ratio (STIR) - Canada, 2006

	All Households			Households in Core Housing Need			Households experiencing severe housing need		
	Average Annual Income ($)	Average Monthly Shelter Cost ($)	Average STIR (%)	Average Annual Income ($)	Average Monthly Shelter Cost ($)	Average STIR (%)	Average Annual Income ($)	Average Monthly Shelter Cost ($)	Average STIR (%)
Total	72,391	905	21.8	19,968	756	48.7	16,757	927	67.6
Owners	85,857	983	18.7	22,789	909	49.7	21,347	1,207	69.2
With mortgage	87,982	1,375	24.0	26,781	1,209	57.2	23,966	1,363	69.9
Without mortgage	83,000	455	11.6	17,025	476	38.9	10,984	591	66.7
Renters	41,943	725	28.9	18,496	675	48.2	14,057	762	66.7

Notes:
The average Shelter Cost-to-Income Ratio (STIR) reflects the average of individual household STIRs, and is not calculated using the overall averages of incomes and shelter costs.
Source: CMHC (census-based housing indicators and data)

[1] Since standard mortgage lending criteria preclude a household from spending 50% of their income on shelter costs, these households would have had a higher household income at the time the mortgage was obtained. Household transitions, such as loss of employment or family dissolution, can leave households in a more difficult position to access acceptable housing. Alternatively, since income data collected by the 2006 census was for 2005, some of these households may have had an increase in income between 2005 and 2006 and taken out a mortgage in early 2006.

[2] See CMHC's Socio-Economic Series of Research Highlights on 2001 and 2006 Census-based Housing conditions and the 2009 Canadian Housing Observer Chapter 7 (www.cmhc.ca) for further details

In 2006, 22.7% of households in the lowest income quintile (incomes of $27,607 or less) experienced severe housing need (see Appendix Table 2). About 2.8% of households in the moderate income quintile and 0.2% of the middle income quintile were in severe housing need.

Households in severe housing need in 2006 reported an annual income that was about 23% the average for all households ($16,757 versus $72,391), yet their average monthly shelter costs were slightly higher ($927 versus $905). As a result, households in severe housing need devoted 68% of their income to shelter, compared to 22% for all households in Canada (see Table 2).

Owners with mortgages who were in severe housing need had shelter costs similar to those of all owners with mortgages ($1,363 compared to $1,375). However the owners with mortgages who were in severe housing need had an average income of $23,966, versus $87,982 for all owners with mortgages (see Table 2), resulting in a STIR of almost 70% compared to 24%.

Owners without mortgages that were in severe housing need had higher shelter costs than did owners without mortgages overall ($591 compared to $455), and much lower incomes ($10,984 compared to $83,000). Renters in severe housing need also had monthly shelter costs that were higher than did all renters ($762 compared to $725) and much lower incomes ($14,057 compared to $41,943). Both owners without mortgages in severe need and renters in severe need were, on average, spending about 67% of their income on shelter.

Severe housing affordability need leaves little income for other household expenses

With shelter costs consuming such a large share of their before-tax income, households in severe housing need had little income remaining after paying shelter costs -- $5,633, on average in 2006 (see Figure 2). In comparison, Canadian households in general had $61,531 in before-tax income remaining after accounting for shelter costs.

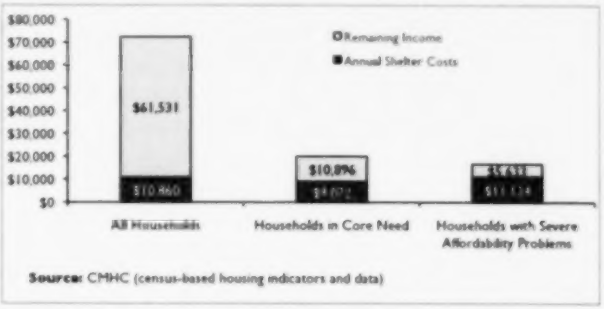


Figure 2 Annual Shelter Costs and Remaining Before-Tax Household Income - Canada, 2006

Severe housing need by household group

More frequent among households with a younger household maintainer

Compared to other age groups, households with young primary maintainers (between the ages of 15 and 29) were most likely to be in severe housing need (see Appendix Table 2). In 2006, 6.8% of all households with a primary maintainer in this age group experienced severe housing need, compared to 4.4% of senior-led households.

Among renter households in 2006, however, the incidence of severe housing need was highest, at 12.5%, for households with a primary maintainer in the 45-64 age group (see Appendix Table 2).

Risk of severe housing need greater for lone parent and non-family households

In 2006, 9.2% of each of lone parent households and non-family households were in severe housing need, significantly higher than the 2.4% each of couples and multiple-family households (see Appendix Table 2).

Greater prevalence among non-reserve Aboriginal households than non-Aboriginal households

A higher proportion of Aboriginal households living outside of reserves were in severe housing need (at 6.7%) than non-Aboriginal households (at 5.1%) (see Appendix Table 2). Non-reserve Aboriginal households in severe housing need in 2006 had an average income of $14,499 compared to $16,862 for non-Aboriginal households in severe housing need.

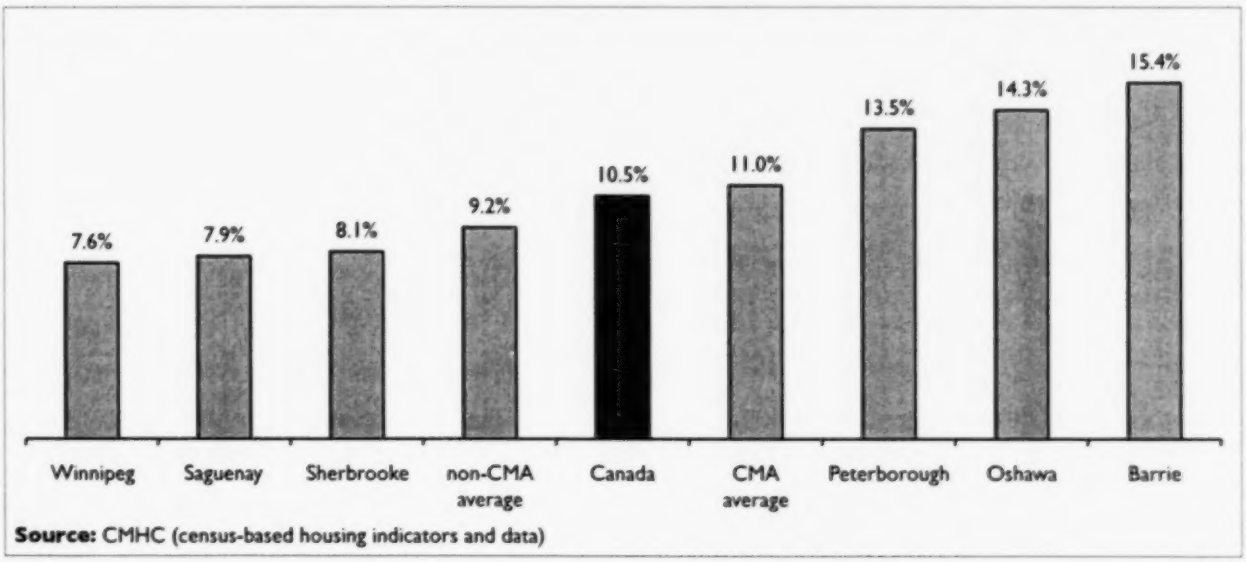
Among the 401,145 Aboriginal households living outside of reserves assessed for core housing need in 2006, Status Indian households had the highest incidence of severe housing need (at 8.2%). Inuit households had the lowest incidence (at 4.4%) (see Appendix Table 2).

More commonly experienced by recent immigrants

Among households whose primary maintainer immigrated to Canada between January, 2001 and May 16, 2006 (Census Day), 14.9% lived in severe housing need (see Appendix Table 2). By comparison, households whose maintainer had immigrated prior to 1981 had an incidence of severe housing need of 4.8%, and 4.4% of households with a non-immigrant primary maintainer were in severe housing need.

Higher incidence for households with an unemployed primary maintainer

Severe housing need among households with an unemployed primary maintainer (at 11.6%) was higher in 2006 than households with a primary maintainer that was employed full time (at 3.1%) or part time (7.8%) (see Appendix Table 2). Among households whose primary maintainers were not in the labour force, 7.7% were in severe housing need.



Source: CMHC (census-based housing indicators and data)

Figure 3 Percentage of Renter Households in Core Housing Need and Spending 50% or more of their Income on Shelter - 2006

More likely encountered among households with government transfers payments, least common for households with retirement incomes

In 2006, households whose major source of income was government transfer payments were more likely to experience severe housing need, at 14.9%, than those relying primarily on other sources of income (see Appendix Table 2). The incidence of severe housing need for households with wages and salaries as the major source of income was 2.3%.

Households with retirement incomes as their major source of income had an incidence of severe housing need of 0.6%, mostly due to these households having paid off their mortgages (only 18% owned homes with a mortgage, compared to 40% of all households).

Among Census Metropolitan Areas, renter households in Barrie had the highest incidence of severe housing need and Winnipeg the lowest.

Among renter households in Census Metropolitan Areas (CMAs) in 2006, Barrie (at 15.4%) reported the highest incidence of severe housing need and Winnipeg (at 7.6%) the lowest (see Figure 2 and Appendix Table 3). The CMA average, at 11.0% was higher than the non-CMA average at 9.2%.

SUMMARY

Households in severe housing need – in core housing need and spending 50% or more of their income on shelter – accounted for 5.1% of all Canadian households in 2006. This is a lower percentage than in 2001 (at 5.3%). While the percentage of households in this situation decreased, the number of these households increased from 573,000 in 2001 to 604,510 in 2006.

Households with lower average incomes remain particularly susceptible to being in severe housing need. These households include those whose maintainer is a recent immigrant, unemployed, or aged 15 to 29 years; renters; non-reserve Status Indian households; lone-parent and non-family households; and households whose major source of income was government transfer payments.

Appendix Table 1 Change in the Percentage of Households in Severe Housing Need, 2001-2006

	% of Households in Severe Housing Need						Change, in Percentage Points		
	2001			2006			2001-2006		
	Total (%)	Owners (%)	Renters (%)	Total (%)	Owners (%)	Renters (%)	Total (%)	Owners (%)	Renters (%)
Canada	5.3	2.6	10.8	5.1	2.7	10.5	-0.2	0.2	-0.3
All CMA Total	5.7	2.7	10.9	5.8	3.1	11.0	0.0	0.4	0.1
Non-CMA Total	4.4	2.3	10.5	3.8	2.1	9.2	-0.6	-0.2	-1.3
Newfoundland And Labrador	4.6	2.3	13.5	4.2	2.2	12.2	-0.4	-0.1	-1.3
St. John's	5.2	2.0	13.0	5.4	2.7	12.7	0.2	0.7	-0.3
Prince Edward Island	4.2	2.1	9.9	4.1	2.0	10.0	-0.1	-0.1	0.1
Nova Scotia	5.5	2.5	13.3	5.0	2.0	13.0	-0.5	-0.4	-0.3
Halifax	6.0	2.4	12.3	5.8	2.1	12.8	-0.2	-0.3	0.5
New Brunswick	4.1	2.2	9.8	3.7	1.8	9.6	-0.4	-0.4	-0.2
Moncton	4.4	1.9	10.1	4.4	1.7	10.9	0.0	-0.1	0.7
Saint John	4.2	2.1	8.8	3.8	1.7	8.8	-0.4	-0.3	0.1
Quebec	5.2	2.0	9.8	4.6	1.6	9.3	-0.6	-0.4	-0.5
Saguenay	4.6	1.9	9.4	3.6	1.2	7.9	-1.0	-0.7	-1.5
Quebec	5.0	1.8	9.2	4.1	1.2	8.2	-0.9	-0.6	-1.0
Sherbrooke	5.3	1.8	9.2	4.3	1.1	8.1	-0.9	-0.7	-1.1
Trois - Rivières	5.1	1.9	9.6	4.5	1.6	8.5	-0.6	-0.3	-1.1
Montréal	6.0	2.0	10.3	5.8	1.9	10.4	-0.3	-0.1	0.1
Gatineau	4.8	1.8	9.9	4.2	1.5	9.8	-0.6	-0.2	-0.1
Ontario	5.6	2.9	11.6	5.9	3.5	12.1	0.3	0.6	0.4
Ottawa - Gatineau	4.8	1.9	9.7	4.7	2.1	10.2	-0.1	0.1	0.5
Ottawa	4.9	2.0	9.7	4.9	2.3	10.4	0.0	0.3	0.7
Kingston	5.9	2.5	12.3	5.2	2.4	11.5	-0.7	-0.1	-0.8
Peterborough	5.7	2.4	14.3	5.8	3.0	13.5	0.1	0.6	-0.8
Oshawa	5.1	2.6	13.3	5.3	3.0	14.3	0.2	0.4	0.9
Toronto	6.7	4.0	11.7	7.8	5.4	13.2	1.1	1.4	1.5
Hamilton	5.1	2.2	11.7	5.3	2.6	12.4	0.2	0.4	0.7
St. Catharines - Niagara	5.3	2.6	12.9	5.0	2.6	12.3	-0.3	-0.1	-0.6
Kitchener	4.7	2.0	10.5	4.3	2.1	9.6	-0.4	0.1	-0.9
Brantford	6.2	2.3	14.7	4.3	2.1	10.8	-2.0	-0.2	-3.9
Guelph	4.3	2.2	9.0	4.7	2.4	10.6	0.5	0.3	1.6
London	5.7	1.9	12.4	5.2	2.2	11.2	-0.5	0.3	-1.2
Windsor	5.4	2.3	13.8	5.1	2.4	13.2	-0.3	0.1	-0.5
Barrie	5.6	3.3	13.5	6.3	4.2	15.4	0.7	0.9	1.9
Greater Sudbury	5.4	2.2	11.9	4.0	1.2	9.7	-1.4	-1.0	-2.2
Thunder Bay	4.4	1.8	11.4	3.9	1.8	9.8	-0.4	0.0	-1.5
Manitoba	3.6	1.7	8.0	3.4	1.8	7.1	-0.3	0.1	-0.9
Winnipeg	3.8	1.6	8.4	3.5	1.6	7.6	-0.3	0.0	-0.7
Saskatchewan	4.2	1.8	10.3	3.9	2.0	8.9	-0.4	0.2	-1.4
Regina	4.5	1.5	11.5	3.6	1.4	8.9	-0.9	0.0	-2.6
Saskatoon	5.2	1.8	11.8	4.5	1.6	10.7	-0.6	-0.2	-1.2
Alberta	4.0	2.3	8.2	3.9	2.3	8.5	-0.1	0.1	0.3
Calgary	4.4	2.7	8.7	4.0	2.4	8.6	-0.4	-0.3	-0.1
Edmonton	4.1	2.0	8.4	4.3	2.1	9.4	0.1	0.0	1.0

Appendix Table 1 (cont'd) Change in the Percentage of Households in Severe Housing Need, 2001-2006

	% of Households in Severe Housing Need						Change, in Percentage Points 2001-2006		
	2001			2006					
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
British Columbia	6.7	3.5	13.3	6.2	3.8	12.2	-0.5	0.3	-1.2
Kelowna	**5.7**	**2.9**	**13.6**	**5.3**	**3.2**	**12.7**	**-0.4**	**0.3**	**-1.0**
Abbotsford	5.8	2.9	13.1	5.8	3.5	12.5	0.0	0.6	-0.6
Vancouver	**7.4**	**4.1**	**12.8**	**7.4**	**4.9**	**12.3**	**0.0**	**0.7**	**-0.5**
Victoria	5.9	2.4	12.4	5.3	2.4	10.9	-0.6	0.1	-1.5
Yukon Territory	**4.6**	**2.2**	**9.8**	**4.8**	**2.4**	**9.9**	**0.2**	**0.2**	**0.1**
Northwest Territories	3.6	2.3	5.2	3.8	1.8	6.0	0.1	-0.5	0.8
Nunavut	**2.8**	**3.2**	**2.7**	**2.4**	**3.2**	**2.2**	**-0.4**	**-0.1**	**-0.5**

Notes:
Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%
A household is in severe housing need if it is in core housing need and spendinf at least 50% of its income on shelter.
Percentage point changes pased on unrounded percentages and may not sum due to rounding.
Source: CMHC (census-based housing indicators and data)

Appendix Table 2 Households in Core Housing Need and Severe Housing Need, Canada, 2006

	Number of Households			Households in Core Housing Need			Households in Severe Housing Need		
	Total (#)	Owner (#)	Renter (#)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
All Households	11,766,145	8,158,120	3,608,025	12.7	6.3	27.2	5.1	2.7	10.5
Household Income									
High Income Quintile ($100,576 and over)	2,352,915	2,187,370	165,545	0.0	0.0	0.1	0.0	0.0	0.0
Upper Income Quintile ($67,848 to $100,575)	2,354,590	1,980,000	374,595	0.0	0.0	0.2	0.0	0.0	0.0
Middle Income Quintile ($45,653 to $67,847)	2,352,125	1,692,950	659,175	1.3	1.1	1.7	0.2	0.2	0.0
Moderate Income Quintile ($27,608 to $45,652)	2,352,985	1,381,850	971,135	11.2	9.7	13.2	2.8	4.0	1.2
Low Income Quintile ($27,607 and less)	2,353,520	915,955	1,437,575	51.0	39.3	58.5	22.7	18.0	25.7
Age of Household Maintainer									
15-29 years	1,132,735	404,055	728,685	16.0	5.9	21.7	6.8	3.1	8.9
30-44 years	3,380,905	2,281,990	1,098,915	12.9	5.9	27.3	5.4	3.1	10.3
45-64 years	4,678,655	3,609,995	1,068,660	10.9	5.7	28.1	4.9	2.7	12.5
65 years and over	2,573,845	1,862,075	711,770	14.4	7.9	31.4	4.4	2.3	9.8
Household Type									
Family	8,285,195	6,501,385	1,783,810	9.2	4.8	25.3	3.4	2.2	7.9
Couples	6,870,130	5,654,195	1,215,930	6.2	3.7	17.9	2.4	1.8	5.6
Lone parents	1,198,650	665,770	532,880	26.5	13.8	42.4	9.2	6.0	13.3
Multiple-family	216,415	181,420	34,995	8.4	5.7	22.3	2.4	2.2	3.7
Non-family	3,480,945	1,656,735	1,824,215	21.1	12.3	29.1	9.2	4.9	13.1
Aboriginal Status of Household									
Aboriginal household	401,145	220,500	180,640	20.4	8.5	34.9	6.7	2.9	11.3
Status Indian household	156,235	73,245	82,985	24.8	10.0	37.9	8.2	3.2	12.5
Non-status Indian household	78,005	42,585	35,415	20.3	8.0	35.1	7.3	3.2	12.2
Métis household	204,845	127,585	77,260	16.2	7.7	30.1	5.5	2.7	10.2
Inuit household	15,950	5,530	10,425	35.8	15.6	46.4	4.4	3.2	5.0
Non-Aboriginal household	11,365,000	7,937,615	3,427,385	12.4	6.2	26.8	5.1	2.7	10.5
Period of immigration of primary household maintainer									
Non-immigrant	9,060,415	6,296,170	2,764,240	11.0	5.1	24.5	4.4	2.1	9.9
Non-permanent resident	63,475	15,190	48,285	28.8	15.7	32.9	13.8	9.6	15.1
Immigrant	2,642,260	1,846,760	795,505	18.2	10.3	36.4	7.3	5.0	12.7
Prior to 1981	1,370,835	1,101,265	269,565	12.5	7.6	32.4	4.8	3.0	12.2
1981 to 1990	439,915	302,390	137,525	18.7	11.2	35.3	7.5	5.8	11.4
1991 to 1995	294,245	186,820	107,425	22.9	14.7	37.3	9.1	7.9	11.2
1996 to 2000	267,445	158,060	109,385	24.0	16.4	34.9	10.0	9.3	10.9
2001 to 2006	269,815	98,215	171,600	35.4	20.2	44.1	14.9	12.0	16.6

Appendix Table 2 (cont'd) Households in Core Housing Need and Severe Housing Need, Canada, 2006

	Number of Households			Households in Core Housing Need			Households in Severe Housing Need		
	Total (#)	Owner (#)	Renter (#)	Total (%)	Owner (%)	Renter (%)	Total (%)	Owner (%)	Renter (%)
Employment Status of Household Maintainer									
Not in labour force	3,624,785	2,411,860	1,212,925	20.2	9.7	41.0	7.7	3.5	16.2
In labour force	8,141,365	5,746,260	2,395,105	9.4	4.8	20.2	4.0	2.4	7.7
Unemployed	367,060	188,940	178,120	25.7	10.8	41.5	11.6	4.9	18.7
Employed	7,774,305	5,557,320	2,216,980	8.6	4.6	18.5	3.6	2.4	6.8
Full-time	6,724,830	4,858,700	1,866,125	7.4	4.1	16.1	3.1	2.1	5.7
Part-time	723,670	474,025	249,640	18.0	9.5	34.0	7.8	4.5	14.1
Major Source of Household Income									
Wages and salaries	7,674,915	5,497,475	2,177,440	6.3	3.1	14.4	2.3	1.4	4.5
Self employment	511,395	396,725	114,670	18.5	13.6	35.6	10.4	7.9	18.7
Government transfer payment	2,303,560	1,220,240	1,083,325	36.9	20.6	55.1	14.9	7.9	22.7
Investment income	231,715	197,045	34,665	9.7	8.8	15.0	5.0	4.3	8.7
Retirement income	925,400	777,300	148,105	1.8	1.2	4.9	0.6	0.4	1.7
Other income	119,155	69,335	49,820	24.9	16.5	36.5	12.2	8.5	17.3

Notes:
Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%
A household is in severe housing need if it is in core housing need and spending at least 50% of its income on shelter.
Numbers may not add due to rounding.
Source: CMHC (census-based housing indicators and data)

Appendix Table 3 Households Spending 50% or More of Their Income on Shelter, 2006

		Total Households			Households in Core Housing Need				
		As % of All Households	Households Spending 50% or More on Shelter		All Households in Core Housing Need		Households Spending 50% or More on Shelter (In Severe Housing Need)		
				As % of All Households		As % of All Households		As % of All Households	As % of Households in Need
		(#)	(#)	(%)	(#)	(%)	(#)	(%)	(%)
Canada	Total	11,766,145	811,695	6.9	1,494,400	12.7	604,510	5.1	40.5
	Owners	8,158,115	358,185	4.4	512,645	6.3	223,900	2.7	43.7
	Renters	3,608,025	453,505	12.6	981,750	27.2	380,610	10.5	38.8
All CMA Total	Total	8,009,300	618,785	7.7	1,093,020	13.6	460,920	5.8	42.2
	Owners	5,311,175	261,965	4.9	337,040	6.3	163,820	3.1	48.6
	Renters	2,698,125	356,820	13.2	755,980	28.0	297,095	11.0	39.3
Non-CMA Total	Total	3,756,845	192,910	5.1	401,380	10.7	143,590	3.8	35.8
	Owners	2,846,940	96,220	3.4	175,605	6.2	60,080	2.1	34.2
	Renters	909,900	96,685	10.6	225,770	24.8	83,515	9.2	37.0
Newfoundland and Labrador	Total	191,760	9,715	5.1	27,310	14.2	8,140	4.2	29.8
	Owners	152,345	4,295	2.8	13,690	9.0	3,340	2.2	24.4
	Renters	39,415	5,415	13.7	13,620	34.6	4,805	12.2	35.3
St. John's	Total	68,415	4,725	6.9	9,250	13.5	3,715	5.4	40.2
	Owners	49,620	1,830	3.7	2,895	5.8	1,325	2.7	45.8
	Renters	18,805	2,895	15.4	6,360	33.8	2,390	12.7	37.6
Prince Edward Island	Total	50,885	2,665	5.2	6,435	12.6	2,075	4.1	32.2
	Owners	37,760	1,160	3.1	2,705	7.2	770	2.0	28.5
	Renters	13,125	1,505	11.5	3,730	28.4	1,310	10.0	35.1
Nova Scotia	Total	360,760	22,925	6.4	43,760	12.1	18,020	5.0	41.2
	Owners	263,660	8,110	3.1	15,500	5.9	5,380	2.0	34.7
	Renters	97,100	14,815	15.3	28,260	29.1	12,635	13.0	44.7
Halifax	Total	148,795	11,370	7.6	20,200	13.6	8,635	5.8	42.7
	Owners	97,100	3,105	3.2	5,495	5.7	2,010	2.1	36.6
	Renters	51,695	8,265	16.0	14,700	28.4	6,625	12.8	45.1
New Brunswick	Total	284,205	13,760	4.8	29,360	10.3	10,445	3.7	35.6
	Owners	217,235	6,135	2.8	12,320	5.7	4,015	1.8	32.6
	Renters	66,970	7,625	11.4	17,040	25.4	6,435	9.6	37.8
Moncton	Total	49,875	2,850	5.7	5,370	10.8	2,180	4.4	40.6
	Owners	35,460	960	2.7	1,525	4.3	615	1.7	40.3
	Renters	14,415	1,895	13.1	3,850	26.7	1,570	10.9	40.8
Saint John	Total	47,790	2,380	5.0	4,580	9.6	1,820	3.8	39.7
	Owners	33,760	965	2.9	1,310	3.9	580	1.7	44.3
	Renters	14,035	1,420	10.1	3,270	23.3	1,245	8.9	38.1
Quebec	Total	3,061,415	201,525	6.6	324,585	10.6	141,375	4.6	43.6
	Owners	1,863,045	62,730	3.4	63,935	3.4	30,180	1.6	47.2
	Renters	1,198,370	138,800	11.6	260,650	21.8	111,190	9.3	42.7
Saguenay	Total	62,345	3,400	5.5	5,090	8.2	2,260	3.6	44.4
	Owners	39,835	925	2.3	945	2.4	475	1.2	50.3
	Renters	22,510	2,475	11.0	4,145	18.4	1,785	7.9	43.1
Québec	Total	307,910	18,125	5.9	28,695	9.3	12,580	4.1	43.8
	Owners	182,325	4,105	2.3	4,940	2.7	2,260	1.2	45.7
	Renters	125,590	14,015	11.2	23,755	18.9	10,325	8.2	43.5
Sherbrooke	Total	80,100	5,770	7.2	7,580	9.5	3,480	4.3	45.9
	Owners	43,400	1,220	2.8	890	2.1	495	1.1	55.6
	Renters	36,700	4,550	12.4	6,690	18.2	2,985	8.1	44.6

Appendix Table 3 (cont'd) Households Spending 50% or More of Their Income on Shelter, 2006

		Total Households			Households in Core Housing Need				
		As % of All Households	Households Spending 50% or More on Shelter		All Households in Core Housing Need		Households Spending 50% or More on Shelter (In Severe Housing Need)		
				As % of All Households		As % of All Households		As % of All Households	As % of Households in Need
		(#)	(#)	(%)	(#)	(%)	(#)	(%)	(%)
Trois-Rivières	Total	62,085	4,015	6.5	7,645	12.3	2,785	4.5	36.4
	Owners	36,030	950	2.6	1,170	3.2	575	1.6	49.1
	Renters	26,055	3,065	11.8	6,475	24.9	2,210	8.5	34.1
Montréal	Total	1,461,615	118,340	8.1	184,640	12.6	84,305	5.8	45.7
	Owners	794,740	33,545	4.2	28,775	3.6	15,095	1.9	52.5
	Renters	666,875	84,790	12.7	155,865	23.4	69,210	10.4	44.4
Gatineau	Total	112,510	6,205	5.5	11,585	10.3	4,670	4.2	40.3
	Owners	76,770	2,155	2.8	2,625	3.4	1,185	1.5	45.1
	Renters	35,735	4,050	11.3	8,965	25.1	3,485	9.8	38.9
Ontario	Total	4,319,145	327,360	7.6	627,530	14.5	254,790	5.9	40.6
	Owners	3,109,695	161,895	5.2	228,910	7.4	108,720	3.5	47.5
	Renters	1,209,445	165,460	13.7	398,625	33.0	146,075	12.1	36.6
Ottawa - Gatineau	Total	432,515	26,975	6.2	52,345	12.1	20,300	4.7	38.8
	Owners	294,325	9,530	3.2	13,825	4.7	6,145	2.1	44.4
	Renters	138,190	17,445	12.6	38,525	27.9	14,155	10.2	36.7
Ottawa	Total	320,010	20,770	6.5	40,760	12.7	15,630	4.9	38.3
	Owners	217,560	7,370	3.4	11,200	5.1	4,960	2.3	44.3
	Renters	102,450	13,400	13.1	29,560	28.9	10,670	10.4	36.1
Kingston	Total	59,300	4,220	7.1	7,545	12.7	3,100	5.2	41.1
	Owners	40,755	1,405	3.4	2,035	5.0	970	2.4	47.7
	Renters	18,545	2,815	15.2	5,510	29.7	2,125	11.5	38.6
Peterborough	Total	43,885	3,185	7.3	6,155	14.0	2,530	5.8	41.1
	Owners	32,215	1,345	4.2	2,250	7.0	960	3.0	42.7
	Renters	11,670	1,840	15.8	3,905	33.5	1,570	13.5	40.2
Oshawa	Total	115,200	7,645	6.6	13,315	11.6	6,140	5.3	46.1
	Owners	91,285	4,005	4.4	5,195	5.7	2,725	3.0	52.5
	Renters	23,915	3,645	15.2	8,120	34.0	3,410	14.3	42.0
Toronto	Total	1,696,310	165,020	9.7	322,410	19.0	132,770	7.8	41.2
	Owners	1,166,600	87,505	7.5	124,115	10.6	62,690	5.4	50.5
	Renters	529,720	77,520	14.6	198,295	37.4	70,085	13.2	35.3
Hamilton	Total	255,945	17,920	7.0	33,090	12.9	13,595	5.3	41.1
	Owners	185,645	8,070	4.3	10,980	5.9	4,845	2.6	44.1
	Renters	70,295	9,845	14.0	22,105	31.4	8,755	12.5	39.6
St. Catharines - Niagara	Total	150,430	10,025	6.7	18,425	12.2	7,465	5.0	40.5
	Owners	113,220	4,865	4.3	6,845	6.0	2,890	2.6	42.2
	Renters	37,210	5,165	13.9	11,585	31.1	4,575	12.3	39.5
Kitchener	Total	163,835	9,570	5.8	16,840	10.3	7,065	4.3	42.0
	Owners	115,595	4,080	3.5	4,740	4.1	2,440	2.1	51.5
	Renters	48,240	5,495	11.4	12,095	25.1	4,625	9.6	38.2
Brantford	Total	46,105	2,625	5.7	5,250	11.4	1,985	4.3	37.8
	Owners	34,200	1,210	3.5	1,705	5.0	705	2.1	41.3
	Renters	11,895	1,415	11.9	3,540	29.8	1,280	10.8	36.2
Guelph	Total	46,985	2,880	6.1	5,545	11.8	2,220	4.7	40.0
	Owners	33,810	1,225	3.6	1,850	5.5	820	2.4	44.3
	Renters	13,170	1,655	12.6	3,690	28.0	1,395	10.6	37.8

Appendix Table 3 (cont'd) Households Spending 50% or More of Their Income on Shelter, 2006

		Total Households			Households in Core Housing Need				
		As % of All Households	Households Spending 50% or More on Shelter		All Households in Core Housing Need		Households Spending 50% or More on Shelter (In Severe Housing Need)		
				As % of All Households		As % of All Households		As % of All Households	As % of Households in Need
		(#)	(#)	(%)	(#)	(%)	(#)	(%)	(%)
London	Total	177,295	12,285	6.9	22,625	12.8	9,220	5.2	40.8
	Owners	118,555	4,275	3.6	5,815	4.9	2,620	2.2	45.1
	Renters	58,740	8,010	13.6	16,805	28.6	6,600	11.2	39.3
Windsor	Total	120,185	7,775	6.5	15,285	12.7	6,095	5.1	39.9
	Owners	90,750	3,340	3.7	5,205	5.7	2,195	2.4	42.2
	Renters	29,435	4,435	15.1	10,080	34.2	3,895	13.2	38.6
Barrie	Total	61,340	4,725	7.7	8,285	13.5	3,855	6.3	46.5
	Owners	49,850	2,805	5.6	4,360	8.7	2,075	4.2	47.6
	Renters	11,495	1,920	16.7	3,920	34.1	1,775	15.4	45.3
Greater Sudbury	Total	63,170	3,365	5.3	6,310	10.0	2,500	4.0	39.6
	Owners	42,715	960	2.2	1,190	2.8	515	1.2	43.3
	Renters	20,455	2,405	11.8	5,120	25.0	1,985	9.7	38.8
Thunder Bay	Total	49,605	2,645	5.3	5,420	10.9	1,955	3.9	36.1
	Owners	36,535	1,100	3.0	1,640	4.5	675	1.8	41.2
	Renters	13,075	1,545	11.8	3,775	28.9	1,285	9.8	34.0
Manitoba	Total	414,315	19,220	4.6	46,920	11.3	13,885	3.4	29.6
	Owners	294,090	7,855	2.7	18,120	6.2	5,310	1.8	29.3
	Renters	120,230	11,365	9.5	28,795	23.9	8,575	7.1	29.8
Winnipeg	Total	272,925	13,895	5.1	28,375	10.4	9,665	3.5	34.1
	Owners	185,430	4,875	2.6	7,465	4.0	2,975	1.6	39.9
	Renters	87,495	9,020	10.3	20,915	23.9	6,690	7.6	32.0
Saskatchewan	Total	346,645	18,715	5.4	40,840	11.8	13,380	3.9	32.8
	Owners	254,285	7,790	3.1	18,545	7.3	5,125	2.0	27.6
	Renters	92,360	10,930	11.8	22,285	24.1	8,260	8.9	37.1
Regina	Total	77,795	4,155	5.3	7,435	9.6	2,805	3.6	37.7
	Owners	55,050	1,440	2.6	1,900	3.5	775	1.4	40.8
	Renters	22,740	2,715	11.9	5,540	24.4	2,030	8.9	36.6
Saskatoon	Total	91,190	6,495	7.1	8,515	9.3	4,140	4.5	48.6
	Owners	61,835	1,975	3.2	1,990	3.2	1,010	1.6	50.8
	Renters	29,355	4,515	15.4	6,525	22.2	3,130	10.7	48.0
Alberta	Total	1,183,975	66,265	5.6	119,055	10.1	46,630	3.9	39.2
	Owners	874,295	33,335	3.8	48,515	5.5	20,340	2.3	41.9
	Renters	309,680	32,925	10.6	70,540	22.8	26,300	8.5	37.3
Calgary	Total	399,900	24,290	6.1	36,135	9.0	15,825	4.0	43.8
	Owners	299,465	13,185	4.4	13,625	4.5	7,220	2.4	53.0
	Renters	100,440	11,100	11.1	22,510	22.4	8,605	8.6	38.2
Edmonton	Total	389,530	23,255	6.0	41,220	10.6	16,605	4.3	40.3
	Owners	272,895	9,590	3.5	12,470	4.6	5,695	2.1	45.7
	Renters	116,645	13,665	11.7	28,745	24.6	10,915	9.4	38.0
British Columbia	Total	1,520,135	128,185	8.4	221,475	14.6	94,505	6.2	42.7
	Owners	1,074,800	64,450	6.0	88,335	8.2	40,345	3.8	45.7
	Renters	445,340	63,730	14.3	133,140	29.9	54,165	12.2	40.7
Kelowna	Total	59,860	4,945	8.3	6,615	11.1	3,200	5.3	48.4
	Owners	46,110	2,745	6.0	2,900	6.3	1,460	3.2	50.3
	Renters	13,745	2,200	16.0	3,715	27.0	1,740	12.7	46.8

Appendix Table 3 (cont'd) Households Spending 50% or More of Their Income on Shelter, 2006

		Total Households			Households in Core Housing Need				
		As % of All Households	Households Spending 50% or More on Shelter		All Households in Core Housing Need		Households Spending 50% or More on Shelter (In Severe Housing Need)		
				As % of All Households		As % of All Households		As % of All Households	As % of Households in Need
		(#)	(#)	(%)	(#)	(%)	(#)	(%)	(%)
Abbotsford	**Total**	**52,705**	**4,655**	**8.8**	**6,795**	**12.9**	**3,060**	**5.8**	**45.0**
	Owners	**39,200**	**2,700**	**6.9**	**2,790**	**7.1**	**1,370**	**3.5**	**49.1**
	Renters	**13,505**	**1,950**	**14.4**	**4,000**	**29.6**	**1,690**	**12.5**	**42.3**
Vancouver	Total	757,900	74,145	9.8	129,145	17.0	55,760	7.4	43.2
	Owners	503,455	37,645	7.5	49,780	9.9	24,465	4.9	49.1
	Renters	254,440	36,495	14.3	79,365	31.2	31,295	12.3	39.4
Victoria	**Total**	**136,470**	**11,125**	**8.2**	**16,900**	**12.4**	**7,285**	**5.3**	**43.1**
	Owners	**89,425**	**4,490**	**5.0**	**4,420**	**4.9**	**2,145**	**2.4**	**48.5**
	Renters	**47,045**	**6,630**	**14.1**	**12,480**	**26.5**	**5,135**	**10.9**	**41.1**
Yukon Territory	Total	11,500	600	5.2	1,880	16.3	560	4.9	29.8
	Owners	7,825	225	2.9	770	9.8	195	2.5	25.3
	Renters	3,680	370	10.1	1,105	30.0	365	9.9	33.0
Northwest Territories	**Total**	**13,690**	**570**	**4.2**	**2,390**	**17.5**	**510**	**3.7**	**21.3**
	Owners	**7,335**	**150**	**2.0**	**890**	**12.1**	**135**	**1.8**	**15.2**
	Renters	**6,350**	**420**	**6.6**	**1,500**	**23.6**	**380**	**6.0**	**25.3**
Nunavut	Total	7,700	195	2.5	2,870	37.3	185	2.4	6.4
	Owners	1,750	55	3.1	410	23.4	55	3.1	13.4
	Renters	5,955	135	2.3	2,455	41.2	130	2.2	5.3

Notes:
Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%
Numbers may not add due to rounding.
Source: CMHC (census-based housing indicators and data)

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Policy and Research Division,
Canada Mortgage and Housing Corporation,
700 Montreal Road,
Ottawa, ON, K1A 0P7.

CMHC Project Managers: Jeremiah Prentice, Derek McCall

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Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1-800-668-2642
Fax: 1-800-245-9274

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